

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

GERI W DOSWELL-HARDWICK

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:16-24526 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/05/2016 and confirmed on 4/19/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		46,606.66
Less Refunds to Debtor	1,161.65	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>45,445.01</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,300.00	
Trustee Fee	2,191.29	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>3,491.29</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct:				
	CITY OF PITTSBURGH (RE)*	0.00	0.00	0.00	0.00
	Acct: P189				
	COUNTY OF ALLEGHENY (RE TAX)*	326.80	326.80	165.69	492.49
	Acct: P189				
	PITTSBURGH WATER & SEWER AUTHORITY	7,986.32	7,986.32	3,632.78	11,619.10
	Acct: P189				
	COUNTY OF ALLEGHENY (RE TAX)*	271.48	271.48	0.00	271.48
	Acct: P189				
	PITTSBURGH WATER & SEWER AUTHORITY	3,321.64	3,321.64	0.00	3,321.64
	Acct: P189				
	CITY & SCHOOL DIST OF PITTSBURGH (RE)	598.96	598.96	252.45	851.41
	Acct: P189				
	CITY & SCHOOL DIST OF PITTSBURGH (RE)	135.87	135.87	0.00	135.87
	Acct: P189				
	HARLEY DAVIDSON CREDIT CORP*	17,633.96	17,633.96	7,627.77	25,261.73
	Acct: 1295				
	WELLS FARGO BANK NA D/B/A WELLS FARGO	0.00	0.00	0.00	0.00
	Acct: 0853				
					<b>41,953.72</b>

Priority					
	P WILLIAM BERCIK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	GERI W DOSWELL-HARDWICK	0.00	0.00	0.00	0.00
	Acct:				
	GERI W DOSWELL-HARDWICK	1,161.65	1,161.65	0.00	0.00
	Acct:				
	LAW OFFICES OF P WILLIAM BERCIK	0.00	0.00	0.00	0.00
	Acct:				
	P WILLIAM BERCIK ESQ	1,300.00	1,300.00	0.00	0.00
	Acct:				
	CITY OF PITTSBURGH (RE)*	0.00	0.00	0.00	0.00
	Acct: 0189				

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
*** N O N E ***					
Unsecured					
	DUQUESNE LIGHT COMPANY*	761.52	0.00	0.00	0.00
	Acct: 7999				
	VERIZON WIRELESS	0.00	0.00	0.00	0.00
	Acct: 0147				
	COVENTRY HEALTH & LIFE INS++	0.00	0.00	0.00	0.00
	Acct: 3679				
	RECEIVABLES OUTSOURCING LLC	0.00	0.00	0.00	0.00
	Acct: 0735				
	DIRECTV (*) - TRUSTEE PAYMENTS	426.44	0.00	0.00	0.00
	Acct: 5366				
	WELLS FARGO BANK NA D/B/A WELLS FA	0.00	0.00	0.00	0.00
	Acct: 0853				
	AMERICAN INFOSOURCE LP AGENT FOR	1,277.04	0.00	0.00	0.00
	Acct: 0001				
	AMERICAN INFOSOURCE LP AGENT FOR	1,937.99	0.00	0.00	0.00
	Acct: 0001				
	PORTFOLIO RECOVERY ASSOCIATES, LL	613.22	0.00	0.00	0.00
	Acct: 9155				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	RONALD LEWIS	0.00	0.00	0.00	0.00
	Acct:				

\*\*\* N O N E \*\*\*

TOTAL PAID TO CREDITORS					41,953.72
TOTAL CLAIMED					
PRIORITY 0.00					
SECURED 30,275.03					
UNSECURED 5,016.21					

Date: 03/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

GERI W DOSWELL-HARDWICK

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-24526 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Geri W Doswell-Hardwick  
Debtor

Case No. 16-24526-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Mar 30, 2022

Form ID: pdf900

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2022:

Recip ID	Recipient Name and Address
db	+ Geri W Doswell-Hardwick, 4 Shady Lane, Pittsburgh, PA 15235-4163
cr	+ Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, PO Box 19657, Irvine, CA 92623-9657
14332006	Allegheny County Treasurer, Room 108, Court House, Pittsburgh, PA 15219-2497
14332007	City and School District of Pittsburgh, 414 Grant Street, Pittsburgh, PA 15219-2476
14332010	Health America, P.O. Box 6536, Carol Stream, IL 60197-6536
14332011	Receivables Outsourcing, LLC, P.O. Box 62850, Baltimore, MD 21264-2850
14353811	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine CA 92623-9657

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Mar 30 2022 23:35:00	City of Pittsburgh & School District of Pittsburgh, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnjts@grblaw.com	Mar 30 2022 23:35:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnpwsa@grblaw.com	Mar 30 2022 23:35:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14366683	Email/PDF: ebn_ais@aisinfo.com	Mar 30 2022 23:33:53	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14395271	+ Email/Text: ebnjts@grblaw.com	Mar 30 2022 23:35:00	City & School District of Pittsburgh, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14395298	+ Email/Text: ebnjts@grblaw.com	Mar 30 2022 23:35:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14332008	Email/Text: G06041@att.com	Mar 30 2022 23:36:00	Direct TV, PO Box 5007, Carol Stream, IL 60197-5007
14415813	+ Email/PDF: ebn_ais@aisinfo.com	Mar 30 2022 23:33:53	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14419272	+ Email/Text: kburkley@bernsteinlaw.com	Mar 30 2022 23:36:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14342003	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Mar 30 2022 23:35:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14332009	Email/Text: bankruptcy.notices@hdfsi.com		

District/off: 0315-2

User: auto

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Date Rcvd: Mar 30, 2022

Form ID: pdf900

Total Noticed: 21

		Mar 30 2022 23:36:00	Harley-Davidson Credit Corp., P.O. Box 22048, Carson City, NV 89721-2048
14369490	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 30 2022 23:34:03	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14395295	+ Email/Text: ebnpwsa@grblaw.com	Mar 30 2022 23:35:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14332012	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 30 2022 23:35:00	Verizon, 500 Technology Drive, Weldon Spring, MO 63304-2225

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Harley-Davidson Credit Corp

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City of Pittsburgh & School District of Pittsburgh jhunt@grblaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Paul William Bercik	on behalf of Debtor Geri W Doswell-Hardwick pwilliambercik@cs.com pwilliambercik@yahoo.com
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	

District/off: 0315-2

User: auto

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Date Rcvd: Mar 30, 2022

Form ID: pdf900

Total Noticed: 21

[cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

TOTAL: 8